

## ACCESS DENTAL PLAN

### STATEMENT OF ACTUARIAL OPINION

I, Walter W. Weller, Actuary for Access Dental Plan and Premier Access Insurance Company, am a member of the American Academy of Actuaries. I meet the Academy qualification standards for rendering this opinion.

I have examined the assumptions and methods used in determining loss reserves, actuarial liabilities and related items listed below, as shown in the quarterly statement of the company, as prepared for filing with state regulatory officials, as of June 30, 2003.

Claims Unpaid (Reported and Unreported)	\$5,338,358
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My examination included such review of the actuarial assumptions and actuarial methods used and the underlying basic record and/or summaries and such tests and calculations as I considered necessary. I also relied upon underlying records and/or summaries prepared by responsible officers or employees of the organization. In other respects, my examination included such review of the assumptions and methods used and such tests of the calculations as I considered necessary.

In my opinion, the amounts carried in the balance sheet on account of the items identified above:

- (i) are computed in accordance with presently accepted actuarial standards consistently applied and are fairly stated in accordance with sound actuarial principles;
- (ii) are based on actuarial assumptions relevant to contract provisions and appropriate to the purpose for which the statement was prepared;
- (iii) meet the requirements of the laws of the state of California;
- (iv) make good and sufficient provision in the aggregate for all unpaid claims and other actuarial liabilities of the company under the terms of its contracts and agreements;
- (v) are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual statement of the preceding year-end; and
- (vi) include appropriate provision for all actuarial reserves and related statement items which ought to be established.

The actuarial methods, considerations and analyses used in forming my opinion conform to the relevant Standards of Practice as promulgated from time to time by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

To the best of my knowledge, there have been no material changes from the applicable date of the annual statement to the date of the rendering of this opinion which should be considered in reviewing this opinion. The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion.

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Walter W. Weller, ASA, MAAA  
Vice President, Actuary  
August 14, 2003